

1 **IN THE CLAIMS**

2 The following listing of claims will replace all prior versions, and listings, of claims in
3 the subject application:

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5 --1. - 20. (Cancelled)

6
7 21. (Currently Amended) A method for the presentment and resolution of a bill, debt or other
8 transaction, said method comprising the steps of:

9 ~~storing bill, debt, or other transaction information from a creditor~~ establishing system
10 settings for a transaction community in a database, said system settings including
11 an authorization code associated with a transaction community;
12 ~~generating a statement based upon said information;~~
13 ~~sending said statement to a debtor requesting payment, said statement including (i) an~~
14 ~~authorization code unique to said creditor and (ii) an invitation for said debtor to~~
15 ~~resolve said bill or debt by accessing said transaction community without system~~
16 ~~enrollment;~~
17 providing means for said debtor to access said transaction community upon input of said
18 authorization code without account specific system enrollment ~~on an account~~
19 ~~specific basis~~ by said creditor or by said debtor; and
20 interactively promoting an exchange of information within said transaction community
21 between said debtor and said creditor for resolving said bill, debt or other
22 transaction.

1 22. **(Original)** A method according to claim 21, wherein said means for providing access is
2 selected from the group consisting of an Internet website, an interactive voice response telephone
3 system, a live operator, an electronic kiosk, and a customer service center.
4

5 23. **(Original)** A method according to claim 21, wherein said resolving said bill, debt or other
6 transaction includes payment of said debt by check over the Internet.
7

8 24. **(Original)** A method according to claim 21, wherein said resolving said bill, debt or other
9 transaction includes payment of said debt by credit card over the Internet.
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11 25. **(Original)** A method according to claim 21, wherein said resolving said bill, debt or other
12 transaction includes payment of said debt by check through the mail.
13

14 26. **(Original)** A method according to claim 21, wherein said resolving said bill, debt or other
15 transaction includes payment of said debt by credit card through the mail.
16

17 27. **(Original)** A method according to claim 21, wherein said other transaction includes making a
18 charitable contribution.
19

20 28. **(Original)** A method according to claim 21, wherein said other transaction includes making a
21 campaign contribution.
22

1 29. **(Original)** A method according to claim 21, said method further comprising the step of:
2 consolidating payments received from said debtors such that collected payments are properly
3 allocated to said creditors.

4
5 30. **(Original)** A method according to claim 21, said method further comprising the step of:
6 providing said debtor with advertising materials appropriate for said debtor.

1 31. **(Currently Amended)** A system for the management of bill payments, debt payments or
2 other transactions, said system comprising:

3 a database for ~~storing bill or debit information received from a plurality of creditors~~

4 establishing system settings for a transaction community;

5 means for ~~generating a statement~~ informing each of a plurality of debtors ~~based upon said~~

6 information of (i) requests for payment and (ii) an authorization code unique to

7 ~~from each of said creditors; and~~

8 means for providing ~~said statement to each of said debtors, wherein said statement (i)~~

9 ~~requests payment and (ii) provides each of said debtors with an authorization code~~

10 ~~unique to each of said creditors~~ access to said transaction community based upon

11 said authorization code;

12 [[a]] wherein said transaction community [[is]] accessible by said debtors, without system
13 enrollment on an account specific basis by said debtor or by said creditor, following input of said
14 authorization code, said transaction community enabling interactive communication between
15 said debtor and said creditor for resolving said bill payment, debt payment or other transaction;
16 and

17 wherein said debtors are invited to resolve said bill payment, debt payment or other
18 transaction by accessing said transaction community.

19
20 32. **(Original)** A system according to claim 31, wherein said transaction community is accessible
21 via a means selected from the group consisting of an Internet website, an interactive voice
22 response telephone system, a live operator, an electronic kiosk, and a customer service center.

1 33. **(Original)** A system according to claim 31, wherein said resolving said bill payment, debt
2 payment or other transaction includes payment of said debt by check over the Internet.

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4 34. **(Original)** A system according to claim 31, wherein said resolving said bill payment, debt
5 payment or other transaction includes payment of said debt by credit card over the Internet.

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7 35. **(Original)** A system according to claim 31, wherein said resolving said bill payment, debt
8 payment or other transaction includes payment of said debt by check through the mail.

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10 36. **(Original)** A system according to claim 31, wherein said resolving said bill payment, debt
11 payment or other transaction includes payment of said debt by credit card through the mail.

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13 37. **(Original)** A system according to claim 31, wherein said other transaction includes making a
14 charitable contribution.

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16 38. **(Original)** A system according to claim 31, wherein said other transaction includes making a
17 campaign contribution.

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19 39. **(Original)** A system according to claim 31, said system further comprising means allocating
20 consolidated payment funds to said creditors.

1 40. **(Original)** A system according to claim 31, said system further comprising means for
2 providing said debtor with advertising materials appropriate for said debtor.--